

## RAO Newsletter 2023-7 - Have Other Health Insurance? Here's How It Works With TRICARE

FALLS CHURCH, Va. – Your TRICARE plan might be only part of your health care coverage. If you have additional coverage through your employer, your spouse's employer, or a private insurance program, you have [other health insurance](#) (OHI).

"TRICARE and OHI can work together to help cover you for medical care and services," said Jeremy Schneider, management analyst with TRICARE Policy and Programs at the Defense Health Agency. "Certain OHI plans can affect your TRICARE health, dental, and pharmacy benefits."

Here are six tips to help you learn how TRICARE works when you also use OHI.

### 1. How to report your OHI

Tell your doctor and TRICARE contractor if you have coverage in addition to TRICARE. This will ensure all claims are processed accurately. You can report your OHI using any of the options below:

**By phone:** Call your [TRICARE regional contractor](#).

**Online:** Fill out and submit your TRICARE contractor's [OHI questionnaire](#).

**By mail or fax:** Complete and send the [OHI questionnaire](#).

### 2. Which plan pays first

In most cases, TRICARE pays after OHI. This is true for employer-sponsored insurance and private insurance. If you buy travel health insurance, TRICARE also pays after travel insurance. You or your provider should only [file a claim](#) with TRICARE after your OHI processes your claim. If TRICARE receives your claim before your OHI, TRICARE will deny the claim. If TRICARE pays first and then learns you had OHI, TRICARE will take back any payments it made and reprocess the claim after your OHI processes it.

How does OHI work with the Medicare-wraparound plan [TRICARE For Life](#)? As noted in the [TRICARE For Life Handbook](#), Medicare coordinates with your OHI. Whether [Medicare](#) or your OHI pays first depends on if your OHI is based on current employment. If your OHI pays after Medicare, you'll need to submit a claim for TRICARE to pay any remaining balance. TRICARE always pays last.

There are a few exceptions to the "TRICARE pays last" rule. File claims with TRICARE first if you have any of these benefits:

Medicaid

TRICARE supplemental plans

State victims of crime compensation programs

Other federal government programs identified by the Defense Health Agency

### 3. How to use OHI as an active duty service member

Active duty service members can use OHI under [certain circumstances](#) and when in compliance with Department of Defense and service regulations. If you use OHI, keep in mind the following:

You're responsible for all costs.

TRICARE won't be second payer. There's no coordination of benefits with your OHI and TRICARE.

You must disclose your military status to your OHI to avoid claim denials or recoupments.

If you get care from a civilian provider, you must comply with service regulations.

Any unauthorized care may affect your fitness for duty status.

### 4. How to coordinate your OHI with pharmacy benefits

When you have OHI with pharmacy benefits, your OHI pays first and TRICARE pays second. Be sure to complete a [TRICARE Other Health Insurance \(OHI\) Form](#) and mail it to the TRICARE pharmacy contractor, [Express Scripts](#). You can avoid higher costs by getting your prescriptions filled at a pharmacy that's in both your OHI network and the [TRICARE retail network](#). Read "[How to Use TRICARE and OHI at the Pharmacy](#)" to learn more.

### **5. How to coordinate your dental plans**

If you're enrolled in the [TRICARE Dental Program](#) (TDP), submit the [TDP claims form](#) to [United Concordia](#), the TDP contractor. United Concordia will work with your other insurance company to determine the coordination of benefits. Depending on the situation, TDP may pay first or second. Read the [TRICARE Dental Program Handbook](#) to learn more.

If you have dental coverage through the [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP), you may also have other dental insurance. Contact your FEDVIP dental carrier or your other insurance provider if you have questions about the coordination of your benefits.

### **6. What to do if you lose OHI**

If you lose your OHI, TRICARE becomes the primary payer. If you have TRICARE For Life, TRICARE becomes the secondary payer. Remember to tell your TRICARE contractor that your OHI status has changed. Losing OHI counts as a [Qualifying Life Event](#). This gives you and eligible family members 90 days to change your TRICARE health plan.

If you haven't informed your TRICARE contractor about your OHI, do so now. When all parties are informed and working together, it ensures you get the proper benefit from your health care coverage.

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